



Order Filed on May 18, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-2(c)  
**SCURA, WIGFIELD, HEYER,  
STEVENS & CAMMAROTA, LLP**  
1599 Hamburg Turnpike  
Wayne, New Jersey 07470  
Telephone: 973-696-8391  
David L. Stevens  
dstevens@scura.com  
Counsel for Debtors

In Re:  
Adam Czekanski,  
  
Debtors.

Chapter 7

Case No. 18-11160

Hon. Rosemary Gambardella

Hearing Date: June 3, 2020 at 10 am

**ORDER AUTHORIZING THE DEBTORS TO ENTER INTO A LOAN  
MODIFICATION AGREEMENT**

The relief set forth on the following page, numbered two (2) through two (2), is hereby

**ORDERED.**

**DATED: May 18, 2020**

A handwritten signature in cursive script that reads "Rosemary Gambardella".  
\_\_\_\_\_  
Honorable Rosemary Gambardella  
United States Bankruptcy Judge

Debtors: Adam Czekanski and Elzbieta Czekanski;

Case No.: 18-11160 (RG)

Caption of Order: **Order Authorizing Debtors to Enter Into Loan Modification Agreement**

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THIS MATTER, having been brought to the Court on the Motion of the debtor Adam Czekanski and Elzbieta Czekanski (the “Debtors”), by and through their counsel, Scura, Wigfield, Heyer, Stevens & Cammarota, LLP, seeking an Order authorizing the Debtors to enter into the Loan Modification Agreement with the secured creditor, Shellpoint Mortgage Servicing (“Shellpoint”), concerning the mortgage loan encumbering the Debtors’ property located at 47 Homestead Road, Elmwood Park, NJ 07407 (the “Motion”); and the Court having considered the certification of Debtor filed in support of the Motion (the “Certification”) with its exhibit; and due notice having been given; and for good cause shown:

**IT IS ORDERED** the Motion is approved as provided herein;

**ORDERED** that Shellpoint, and the Debtors are hereby authorized to enter into a loan modification; and it is further;

**ORDERED** that Shellpoint, solely in its capacity as servicer, shall deliver to the Debtors a fully executed copy of the Loan Modification Agreement pursuant to the proposed terms set forth in the exhibit attached to the Certification (the “Exhibit”) within thirty (30) days of the date upon which this Order is entered; and it is further.

## Certificate of Notice Page 3 of 3

United States Bankruptcy Court  
District of New JerseyIn re:  
Adam Czekanski  
Elzbieta Czekanski  
DebtorsCase No. 18-11160-RG  
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf903Page 1 of 1  
Total Noticed: 1

Date Rcvd: May 18, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 20, 2020.  
db/jdb +Adam Czekanski, Elzbieta Czekanski, 16 Homestead Road, Elmwood Park, NJ 07407-1307

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 20, 2020

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 18, 2020 at the address(es) listed below:

David L. Stevens on behalf of Joint Debtor Elzbieta Czekanski dstevens@scura.com,  
ecfbkfilings@scuramealey.com;lrichard@scura.com;lleon@scura.com;martinezcr93878@notify.bestcase.c  
om  
David L. Stevens on behalf of Debtor Adam Czekanski dstevens@scura.com,  
ecfbkfilings@scuramealey.com;lrichard@scura.com;lleon@scura.com;martinezcr93878@notify.bestcase.c  
om  
Denise E. Carlon on behalf of Creditor HomeBridge Financial Services, Inc.  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Donald V. Biase dbiase4236@gmail.com,  
dbiase@iq7technology.com;dbiase4236@gmail.com;pbellina@outlook.com  
John R. Morton, Jr. on behalf of Creditor Ford Motor Credit Company, LLC  
ecfmail@mortoncraig.com, mortoncraigecf@gmail.com  
Laura M. Egerman on behalf of Creditor New Penn Financial, LLC d/b/a Shellpoint Mortgage  
Servicing bkyecf@rasflaw.com, bkyecf@rasflaw.com;legerman@rasnj.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Rebecca Ann Solarz on behalf of Creditor HomeBridge Financial Services, Inc.  
rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9